



7. Admitted that Ms. Sasek was operating the automobile with the permission of Mr. Sasek. The remainder of the averment is denied.

8. Denied.

9.(a)-(d) Denied.

10. Denied.

**COUNT I - CARL JACOBS**

11. Defendants hereby re-allege and incorporate herein their Answers to Paragraphs 1-10 of the Complaint.

12. Denied as to any negligence on the part of Ms. Sasek. Defendants are without knowledge or information sufficient to form a belief as to the truth of the remainder of the averment.

13. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

14. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

15. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

**COUNT II - JANET JACOBS**

16. Defendants hereby re-allege and incorporate herein their Answers to Paragraphs 1-15 of the Complaint.

17. Denied as to any negligence on the part of Defendants. Defendants are without knowledge or information sufficient to form a belief as to the truth of the remainder of the averment.

18. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

19. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

20. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

**COUNT III - CARL & JANET JACOBS**

21. Defendants hereby re-allege and incorporate herein their Answers to Paragraphs 1-20 of the Complaint.

22. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

23. Defendants are without knowledge or information sufficient to form a belief as to the truth of this averment.

24. Denied.

**FIRST AFFIRMATIVE DEFENSE**

25. Plaintiffs' claims are barred, in whole or in part, to the extent that an intervening or superceding cause was the proximate cause of the accident.

**SECOND AFFIRMATIVE DEFENSE**

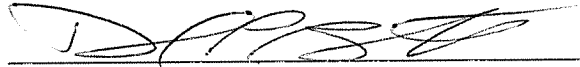
26. Plaintiffs' claims are barred, in whole or in part, to the extent that the accident was caused by the negligent acts of a third person.

**THIRD AFFIRMATIVE DEFENSE**

27. Plaintiffs' Complaint fails to state a cause of action against Kirk Sasek upon which relief can be granted.

WHEREFORE, Defendants request the Complaint be dismissed, with prejudice, costs paid by Plaintiffs.

HECKLER & FRABIZZIO

A handwritten signature in black ink, appearing to read 'D. P. Bennett', is written over a horizontal line.

DANIEL P. BENNETT, I.D. #2842  
The Corporate Plaza  
800 Delaware Avenue, Suite 200  
P.O. Box 128  
Wilmington, DE 19899-0128  
Attorney for Defendants

Date: October 2, 2006

CERTIFICATE OF SERVICE

I, Daniel P. Bennett, Esquire, of Heckler & Frabizzio, do hereby certify that on the 2nd day of October, 2006, two true and correct copies of the attached Answer were forwarded to the below individual via facsimile and first class mail:

Alan H. Silverberg, Esquire  
Summerfield, Willen, Silverberg & Linsky, P.A.  
10019 Reisterstown Road, Suite 301  
Owing Mills, MD 21117

A handwritten signature in black ink, appearing to read 'DPB', is written over a horizontal line.

DANIEL P. BENNETT